

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
ERIE DIVISION**

In re:

MICHAEL PAUL HILL  
HEATHER LYNN HILL  
Debtor(s)

Case No. 17-10959GLT

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/12/2017.
- 2) The plan was confirmed on 11/08/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 05/10/2018, 02/07/2019, 02/12/2020, 04/02/2020.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 09/23/2022.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$20,350.07.
- 10) Amount of unsecured claims discharged without full payment: \$31,874.48.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$95,602.44
Less amount refunded to debtor	\$1,261.59

<b>NET RECEIPTS:</b>	<b>\$94,340.85</b>
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**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,950.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,242.90
Other	\$0.00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$8,192.90</b>
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Attorney fees paid and disclosed by debtor:	\$1,000.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ARIOSA DIAGNOSTICS	Unsecured	130.00	NA	NA	0.00	0.00
ASSOCIATED CLINICAL LAB	Unsecured	101.09	NA	NA	0.00	0.00
CAPITAL ONE NA**	Unsecured	811.00	811.33	811.33	121.91	0.00
CAVALRY SPV I LLC - ASSIGNEE**	Unsecured	563.00	563.11	563.11	84.61	0.00
CBCS	Unsecured	235.00	NA	NA	0.00	0.00
CREDIT ACCEPTANCE CORP*	Priority	NA	13,337.55	0.00	15,572.84	0.00
CREDITECH	Unsecured	116.00	NA	NA	0.00	0.00
DELL FINANCIAL SERVICES LLC	Unsecured	523.00	557.28	557.28	83.74	0.00
DISCOVER BANK(*)	Unsecured	1,659.00	1,659.68	1,659.68	249.38	0.00
DISCOVER BANK(*)	Unsecured	842.00	842.81	842.81	126.64	0.00
ECMC(*)	Unsecured	6,757.00	10,077.09	10,077.09	1,514.18	0.00
ECMC(*)	Unsecured	12,447.00	12,544.11	12,544.11	1,884.88	0.00
ERIE COMMUNITY CU	Secured	15,126.00	15,295.71	7,261.34	7,261.34	1,807.23
ERIE FEDERAL CREDIT UNION(*)	Priority	NA	13,142.30	0.00	10,171.41	0.00
FIRST FEDERAL CREDIT CONTROL	Unsecured	229.00	NA	NA	0.00	0.00
FIRST SAVINGS CREDIT CARD	Unsecured	390.00	NA	NA	0.00	0.00
IC SYSTEM INC++	Unsecured	350.00	NA	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	1,097.00	1,097.69	1,097.69	164.94	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	2,592.00	2,592.10	2,592.10	389.49	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	370.00	417.45	417.45	62.73	0.00
M & T BANK	Secured	51,329.00	51,404.79	0.00	35,565.14	0.00
M & T BANK	Secured	0.00	1,292.13	1,292.13	1,292.13	0.00
MEDICOR ASSOCIATES INC	Unsecured	20.30	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	1,009.00	999.73	999.73	150.22	0.00
NELNET	Unsecured	3,307.00	NA	NA	0.00	0.00
NORTH AMERICAN PARTNERS IN AN	Unsecured	135.70	NA	NA	0.00	0.00
OB/GYN ASSOC	Unsecured	994.08	NA	NA	0.00	0.00
ONE MAIN FINANCIAL GROUP LLC(*)	Unsecured	0.00	6,301.64	6,301.64	946.88	0.00
ONE MAIN FINANCIAL(*)	Secured	20,721.00	0.00	4,715.53	4,715.53	624.34
PATHOLOGY ASSOCIATES OF ERIE	Unsecured	34.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,862.00	1,862.60	1,862.60	279.87	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,682.00	1,741.91	1,741.91	261.74	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	404.00	404.36	404.36	60.76	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	530.00	530.07	530.07	79.65	0.00
QUANTUM3 GROUP LLC AGNT - MO	Unsecured	909.00	1,016.65	1,016.65	152.76	0.00
QUANTUM3 GROUP LLC AGNT - MO	Unsecured	2,366.00	2,366.52	2,366.52	355.59	0.00
QUANTUM3 GROUP LLC AGNT - MO	Unsecured	1,137.00	1,137.85	1,137.85	170.97	0.00
QUANTUM3 GROUP LLC AGNT - MO	Unsecured	529.00	529.09	529.09	79.50	0.00
QUANTUM3 GROUP LLC AGNT - MO	Unsecured	976.00	1,046.32	1,046.32	157.22	0.00
QUANTUM3 GROUP LLC AGNT - SAD	Unsecured	2,294.00	2,294.34	2,294.34	344.75	0.00
QUANTUM3 GROUP LLC AGNT - SAD	Unsecured	1,170.00	1,170.88	1,170.88	175.94	0.00
RECEIVABLES OUTSOURCING INC++	Unsecured	528.53	NA	NA	0.00	0.00
TRANSWORLD SYSTEMS++	Unsecured	87.00	NA	NA	0.00	0.00
UPMC HEALTH SERVICES	Unsecured	0.00	2,046.18	2,046.18	307.46	0.00
UPMC PHYSICIAN SERVICES	Unsecured	690.11	110.14	110.14	16.55	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	1,416.00	1,389.85	1,389.85	208.84	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	0.00	78.07	78.07	11.73	0.00
WELLS FARGO FINANCIAL NATIONA	Secured	695.00	695.06	695.06	695.06	0.00
WESTLAKE SERVICES LLC(*) DBA W.	Priority	NA	14,063.20	0.00	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$35,565.14	\$0.00
Mortgage Arrearage	\$1,292.13	\$1,292.13	\$0.00
Debt Secured by Vehicle	\$11,976.87	\$11,976.87	\$2,431.57
All Other Secured	\$695.06	\$695.06	\$0.00
<b>TOTAL SECURED:</b>	<b>\$13,964.06</b>	<b>\$49,529.20</b>	<b>\$2,431.57</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$25,744.25	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$25,744.25</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$56,188.85</b>	<b>\$8,442.93</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$8,192.90</u>
Disbursements to Creditors	<u>\$86,147.95</u>

**TOTAL DISBURSEMENTS :** **\$94,340.85**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/13/2023

By: /s/ Ronda J. Winneccour

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.